

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Victoria Ann Clark
Debtor

Case No. 17-02000-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 318

Page 1 of 3
Total Noticed: 116

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db
+Victoria Ann Clark, 3106 Braeburn Lane, Harrisburg, PA 17110-9101
5127109 ADVENTIST BOOK CENTER, 34 SAWYER STREET, PO BOX 848, SOUTH LANCASTER, MA 01561-0848
4921096 +ALPAT CO, 40070 CANE AVE, STE 400, SLIDELL, LA 70461-3757
4921097 AMERICAN RETIREMENT LIFE INSURANCE CO, PO BOX 26580, AUSTIN, TX 78755-0580
5127110 +AQUA SPECIALISTS INC, PO BOX 123, MECHANICSBURG, PA 17055-0123
4921098 +ARCADIA RECOVERY BUREAU, PO BOX 6768, WYOMISSING, PA 19610-0768
5127111 +BENUCK & RAINEY INC, 25 CONCERD ROAD, LEE, NH 03861-6659
4921100 +BLUE MOUNTAIN ACADEMY, 2363 MOUNTAIN ROAD, HAMBURG, PA 19526-8745
4921101 +BSG FINANCIAL LLC, 9000 WESSEX PLACE STE 209, LOUISVILLE, KY 40222-5071
4921102 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875
4921103 +CALCAGNO & ROSSI, 2025 TECHNOLOGY PKWY, STE 304, MECHANICSBURG, PA 17050-9402
4921104 +CALDWELL & KEARNS, 3631 NORTH FRONT STREET, HARRISBURG, PA 17110-1500
4921105 +CARLISLE REGIONAL MED CTR, 361 ALEXANDER SPRING ROAD, CARLISLE, PA 17015-3661
4921108 CCB/BOSCOV, BANKRUPTCY NOTICES, PO BOX 183043, COLUMBUS, OH 43218-3043
4921109 CENTERS FOR MEDICARE AND MEDICAID SERVIC, 7500 SECURITY BLVD, BALTIMORE, MD 21244-1850
4921110 +CENTRAL PA REHAB, 689 YORKTOWN RD, LEWISBERRY, PA 17339-9258
4921112 +CITY OF HARRISBURG, BUR OF OPERATIONS & REVENUE, 10 NORTH SECOND STREET,
HARRISBURG, PA 17101-1677
4921114 +COLONIAL PARK ANIMAL CLINIC, 4905 JONESTOWN ROAD, HARRISBURG, PA 17109-1704
4921115 +COMCAST CABLE (BK Notices), 676 ISLAND POND ROAD, MANCHESTER, NH 03109-4840
4921117 +COMPUTER CREDIT, INC, CLAIM DEPT 083307, 640 W FOURTH STREET, PO BOX 5238,
WINSTON SALEM, NC 27113-5238
5127113 +CUMBERLAND GOODWILL FIRE RESCUE, BILLING OFFICE, PO BOX 726,
NEW CUMBERLAND, PA 17070-0726
4921121 +DAUPHIN COUNTY TAX CLAIM, 2 SOUTH 2ND STREET, HARRISBURG, PA 17101-2047
4921123 DIVERSIFIED CONSULTANTS, INC, PO BOX 1391, SOUTHGATE, MI 48195-0391
4921124 +FAMILY PRACTICE CENTER, PC, 7 DOCK HILL ROAD, MIDDLEBURG, PA 17842-8910
4921125 +GEISNER HOLY SPIRIT HOSPITAL, 503 N 21ST STREET, CAMP HILL, PA 17011-2288
4921126 +GOODALL POOLS & SPAS, 3607 HARTZDALE DRIVE, CAMP HILL, PA 17011-7218
4921127 +HAMILTON LAW GROUP, TROXELL PROFESSIONAL PLZ, PO BOX 90301, ALLENTOWN, PA 18109-0301
4921128 +HARRISBURG ENDOSCOPY, 4760 UNION DEPOSIT RD, HARRISBURG, PA 17111-3744
4921129 +HARRISBURG FOOT & ANKLE, 4033 LINGLESTOWN RD, STE 1, HARRISBURG, PA 17112-1153
4921130 +HARRISBURG GASTROENTEROLOGY, 4760 UNION DEPOSIT ROAD, HARRISBURG, PA 17111-3744
4921131 +HGTV MAGAZINE, PO BOX 6093, HARLAN, IA 51593-1593
4921132 +INFINITY INSURANCE COMPANIES, PO BOX 2153, BIRMINGHAM, AL 35287-0002
4921134 +JP HARRIS ASSOCIATES LLC, MUNICIPAL TAX ACCOUNTS, PO BOX 226,
MECHANICSBURG, PA 17055-0226
4921136 +MCCABE WEISBERG & CONWAY PC, ATTN: MARGARET GAIRO, 123 SOUTH BROAD ST, STE 1400,
PHILADELPHIA PA 19109-1060
4921138 MEDICARE PREMIUM COLLECTION CENTER, PO BOX 790355, SAINT LOUIS, MO 63179-0355
4921140 +MODERN RECOVERY SOLUTIONS, PO BOX 500, NEWMANSTOWN, PA 17073-0500
4921141 +MRS BPO LLC, 1930 OLNEY AVENUE, CHERRY HILL, NJ 08003-2016
4921137 +McCLURE LAW OFFICE, PO BOX 65, MIDDLETOWN, PA 17057-0065
4921143 +NATIONWIDE CREDIT INC, PO BOX 26314, LEHIGH VALLEY, PA 18002-6314
4921144 +NCFCU, PO BOX 658, NEW CUMBERLAND, PA 17070-0658
4921145 +NEW JERSEY TURNPIKE AUTHORITY, ADMIN BLDG - 581 MAIN STREET, PO BOX 5042,
WOODBRIIDGE, NJ 07095-5042
4921146 +NORTH SHORE AGENCY CORRESPONDENCE, PO BOX 9221, OLD BETHPAGE, NY 11804-9021
4929476 +New Cumberland Federal Credit Union, PO Box 658, New Cumberland PA 17070-0658
4921147 +OIP, 3399 TRINDLE ROAD, CAMP HILL, PA 17011-2286
4921148 ORECK DIRECT LLC, 1400 SALEM ROAD, COOKEVILLE, TN 38506-6221
4921149 +PATHOLOGY ASSOC OF CEN PA, 4520 UNION DEPOSIT ROAD, HARRISBURG, PA 17111-2910
4921150 +PATIENT FIRST, 5000 COX ROAD, STE 100, GLEN ALLEN, VA 23060-9263
4921152 +PENN WASTE INC, PO BOX 3066, 85 BRICKYARD ROAD, YORK, PA 17402-0066
5127114 +PENNSYLVANIA EYE ASSOC, 4100 LINGLESTOWN ROAD, HARRISBURG, PA 17112-1071
5127115 +PENNSYLVANIA TURNPIKE COMMISSION, VIOLATION PROCESSING CENTER, 8000C DERRY ST,
HARRISBURG, PA 17111-5287
4921153 +PINNACLE CARDIOLOGY, 1000 N FRONT STREET, STE 200, WORMLEYSBURG, PA 17043-1044
4921154 +PINNACLE HEALTH EMERGENCY, 6880 W SNOWVILLE ROAD, SUITE 210, BRECKSVILLE, OH 44141-3255
4921157 PPL ELECTRIC UTILITIES, ATTN: BANKRUPTCY DEPT, 827 HAUSMAN ROAD, ALLENTOWN PA 18104-9392
4921158 +PROFESSIONAL ACCOUNT SERVICES, 7100 COMMERCE WAY, STE 100, BRENTWOOD, TN 37027-6935
4921159 +PROGRESSIVE INSURANCE, 5165 CHAMPUS DR, STE 100, PLYMOUTH MEETING, PA 19462-1639
4921162 +QUEST DIAGNOSTICS, C/O PATIENT BANKRUPTCY SERVICES, PO BOX 740775,
CINCINNATI, OH 45274-0775
4921164 QVC EASY PAY, STUDIO PARK, WEST CHESTER, PA 19380
4921166 +REAM, CARR, MARKEY & WHOLOSHIN, LLP, 119 E MARKET STREET, YORK, PA 17401-1221
4921168 +REVENUE COLLECT, PO BOX 2103, MECHANICSBURG, PA 17055-2103
4921169 +RIVERSIDE ANES ASSOC LTD, 1 RUTHERFORD RD, STE 101, HARRISBURG, PA 17109-4540
4921172 +SILLIKER & REINHOLD, MARK T SILLIKER, ESQUIRE, 5922 LINGLESTOWN ROAD,
HARRISBURG PA 17112-1149
4921173 +SILVERS FAMILY DENTAL CARE, 4392 STURBRIDGE DR, STE 100, HARRISBURG, PA 17110-3674
4921174 +SIT N CYCLE, PO BOX 5018, WALLINGFORD, CT 06492-7518
4921175 +SKO BRENNER AMERICAN, 40 DANIEL ST, PO BOX 230, FARMINGDALE, NY 11735-0230

4921178 +SUEZ WATER PENNSYLVANIA, CUSTOMER SERVICE CENTER, 8189 ADAMS DRIVE,
HUMMELSTOWN, PA 17036-8625

4921179 +SUNDANCE VACATIONS, 264 Highland Park Blvd., Wilkes Barre, PA 18702-6711

4921180 SUNRISE CREDIT SERVICES, 260 AIRPORT PLAZA, PO BOX 9100, FARMINGDALE, NY 11735-9100

4921181 SUSQUEHANNA TWP AUTH, 1900 LINGLESTOWN RD, HARRISBURG, PA 17110-3301

4921182 +SUSQUEHANNA TWP EMS, PO BOX 98, ENOLA, PA 17025-0098

4960955 +Susquehanna Township Authority, 1900 Linglestown Road, Harrisburg, PA 17110-3301

4921185 +TRI-STATE FINANCIAL, PO BOX 2520, WILKES BARRE, PA 18703-0018

4921186 +TRISTAN RADIOLOGY SPECIALISTS PC, 4520 UNION DEPOSIT RD, HARRISBURG, PA 17111-2910

4921187 +TRUGREEN 5840, 1000 KREIDER DR STE 100, MIDDLETOWN, PA 17057-3113

4921188 +UNEMP COMP OVERPAYMENT MATTERS, DEPT OF L&I - OFFICE OF CHIEF COUNSEL,
651 BOAS STREET 10TH FLOOR, HARRISBURG, PA 17121-0751

4921189 +UNEMPL COMP TAX MATTERS, HARRISBURG CASES L&I OFF CHIEF COUNSEL, 651 BOAS STREET 10TH FLOOR,
HARRISBURG, PA 17121-0751

4921192 +VERIZON CMR CLAIMS DEPT, MAIL CORRESPONDENCE, PO BOX 60553, OKLAHOMA CITY, OK 73146-0553

4921194 +WEST ASSET MANAGEMENT, 7171 MERCY RD STE 100, OMAHA NE 68106-2636

5127116 +WESTGATE RESORTS, 5601 WINDHOVER DRIVE, ORLANDO, FL 32819-7936

4921195 +WHYNOT LEASING, LLC, D/B/A WHYNOT LEASE IT, 1750 ELM STREET STE 1200,
MANCHESTER, NH 03104-2907

5127117 +WILLIAMSBURG PLANTATION RESORT, 4870 LONGHILL ROAD, WILLIAMSBURG, VA 23188-1571

4921196 +WINDHAM PROFESSIONALS, PO BOX 1048, 380 MAIN STREET, SALEM, NH 03079-2412

5148378 +Wells Fargo Bank, N.A., as Trustee, on behalf of S, c/o McCabe, Weisberg & Conway, LLC,
Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4921095 EDI: AFNIRECOVERY.COM Mar 15 2019 23:03:00 AFNI INC, 404 BROCK DRIVE, PO BOX 3097,
BLOOMINGTON, IL 61702-3097

4921099 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Mar 15 2019 19:07:14 BERKS CREDIT & COLL,
900 CORPORATE DRIVE, READING, PA 19605-3340

4921106 +E-mail/Text: Akydd@reducecar.com Mar 15 2019 19:07:07 CB SERVICES, PO BOX 4127,
FORT WALTON BEACH, FL 32549-4127

4921107 EDI: WFNNB.COM Mar 15 2019 23:03:00 CB/BON, BK NOTICES, PO BOX 182125,
COLUMBUS, OH 43218-2125

4921111 +E-mail/Text: dehartstaff@pamd13trustee.com Mar 15 2019 19:07:01 CHARLES J DEHART, III, ESQ.,
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625

4921113 +E-mail/Text: Akydd@reducecar.com Mar 15 2019 19:07:07 COLLBURFTWB, PO BOX 4127,
FORT WALTON BEACH, FL 32549-4127

4921116 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 15 2019 19:06:47 COMM OF PA DEPT OF REVENUE,
BUREAU OF COMPLIANCE, PO BOX 280946, HARRISBURG, PA 17128-0946

5127112 +EDI: CONVERGENT.COM Mar 15 2019 23:03:00 CONVERGENT OUTSOURCING INC, 800 SW 39TH STREET,
PO BOX 9004, RENTON, WA 98057-9004

4921119 +EDI: CCS.COM Mar 15 2019 23:03:00 CREDIT COLLECTION SERVICES, TWO WELLS AVE,
NEWTON, MA 02459-3246

4921120 EDI: RCSFNBMARIN.COM Mar 15 2019 23:03:00 CREDITONE BANK,
CUSTOMER BILLING AND CORRESPONDENCE, PO BOX 98873, LAS VEGAS, NV 89193-8873

4921122 EDI: DIRECTV.COM Mar 15 2019 23:03:00 DIRECTV CUSTOMER SERVICE (p), BANKRUPTCY CLAIMS,
PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550

4921133 EDI: IRS.COM Mar 15 2019 23:03:00 INTERNAL REVENUE SERVICE - CIO, PO BOX 7346,
PHILADELPHIA, PA 19101-7346

4944629 EDI: RESURGENT.COM Mar 15 2019 23:03:00 LVNV Funding, LLC its successors and assigns as,
assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

4921139 +EDI: MID8.COM Mar 15 2019 23:03:00 MIDLAND FUNDING LLC, 8875 AERO DRIVE SUITE 200,
SAN DIEGO, CA 92123-2255

4921142 +E-mail/Text: Bankruptcies@nragroup.com Mar 15 2019 19:07:10 NATIONAL RECOVERY AGENCY,
PO BOX 67015, HARRISBURG PA 17106-7015

4921155 +E-mail/Text: CDuffy@pinnaclehealth.org Mar 15 2019 19:06:41 PINNACLE HEALTH HOSPITALS,
PO BOX 2353, HARRISBURG, PA 17105-2353

4921156 E-mail/Text: margreen@pinnaclehealth.org Mar 15 2019 19:07:04 PINNACLE HEALTH MED SVCS,
PO BOX 1286, HARRISBURG, PA 17108-1286

4921160 +E-mail/Text: bankruptcynotices@pch.com Mar 15 2019 19:06:41 PUBLISHERS CLEARING HOUSE,
101 WINNERS CIRCLE, PORT WASHINGTON, NY 11050-2218

4933316 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 15 2019 19:07:09
Patient First c/o Receivables Management Systems, PO Box 8630, Richmond, VA 23226-0630

4921163 EDI: RMSC.COM Mar 15 2019 23:03:00 QVC, QCARD, PO BOX 530905, ATLANTA, GA 30353-0905

4957681 EDI: Q3G.COM Mar 15 2019 23:03:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788

4921165 +E-mail/Text: bkdepartment@rtresolutions.com Mar 15 2019 19:06:55 REAL TIME RESOLUTIONS INC,
1349 EMPIRE CENTRAL DR, STE 150, DALLAS, TX 75247-4029

4921167 +E-mail/Text: colleen.atkinson@rmscollect.com Mar 15 2019 19:07:09
RECEIVABLES MANAGEMENT SYSTEMS, PO BOX 8630, RICHMOND, VA 23226-0630

4921170 +EDI: SECONDRound.COM Mar 15 2019 23:03:00 SECOND ROUND SUB, LLC, PO BOX 41955,
AUSTIN, TX 78704-0033

4921171 +EDI: WFNNB.COM Mar 15 2019 23:03:00 SHOPNBC, 220 W SCHROCK RD,
WESTERVILLE, OH 43081-2873

4921176 EDI: NEXTEL.COM Mar 15 2019 23:03:00 SPRINT, CUSTOMER SERVICE, PO BOX 15955,
SHAWNEE MISSION, KS 66285

4921177 +E-mail/Text: jennifer.chacon@spservicing.com Mar 15 2019 19:07:12 SPS,
ATTN: BANKRUPTCY DEPT, PO BOX 65250, SALT LAKE CITY, UT 84165-0250

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4921183 EDI: AISTMBL.COM Mar 15 2019 23:03:00 T-MOBILE BANKRUPTCY DEPT, PO BOX 37380,
ALBUQUERQUE, NM 87176
4921184 +E-mail/Text: bankruptcydepartment@tsico.com Mar 15 2019 19:07:04 TRANSWORLD SYSTEMS INC,
507 Prudential Road, Horsham, PA 19044-2308
4921190 +E-mail/Text: ebn@vantagesourcing.com Mar 15 2019 19:07:00 VANTAGE SOURCING, PO BOX 6786,
DOTHAN, AL 36302-6786
4921191 EDI: VERIZONCOMB.COM Mar 15 2019 23:03:00 VERIZON BANKRUPTCY DEPT,
500 TECHNOLOGY DR, STE 550, SAINT CHARLES, MO 63304-2225
4921193 EDI: VERIZONCOMB.COM Mar 15 2019 23:03:00 VERIZON WIRELESS, 500 TECHNOLOGY DR, STE 550,
SAINT CHARLES, MO 63304-2225
4942944 +EDI: AIS.COM Mar 15 2019 23:03:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4972770 +E-mail/Text: jennifer.chacon@spservicing.com Mar 15 2019 19:07:12
Wells Fargo Bank, N.A., as Trustee, ECT, C/O SPS, PO BOX 65250,
Salt Lake City, UT 84165-0250

TOTAL: 34

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4921118 CRA COLLECTIONS, Address removed per entry 43
4921135 ##+KEYSTONE MOBILILTY, 8118 ADAMS DRIVE, HUMMELSTOWN, PA 17036-8623
4921151 ##+PEERLESS CREDIT SERVICES INC, 659 SPRING GARDEN DRIVE, MIDDLETOWN, PA 17057-3033
4921161 ##+PULMONARY AND CRITICAL CARE MED ASSOC, 1631 N. FRONT STREET, HARRISBURG, PA 17102-2435
TOTALS: 1, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

Dorothy L Mott on behalf of Debtor 1 Victoria Ann Clark DorieMott@aol.com,
KaraGendronECF@gmail.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
Francis Thomas Tarlecki on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf
of SASCO Mortgage Loan Trust 2007-MLN1 Mortgage Pass-Through Certificates, Series 2007-MLN1
ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
James Warmbrodt on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf of SASCO
Mortgage Loan Trust 2007-MLN1 Mortgage Pass-Through Certificates, Series 2007-MLN1
bkgroup@kmlawgroup.com
Kara Katherine Gendron on behalf of Debtor 1 Victoria Ann Clark karagendronecf@gmail.com,
doriemott@aol.com;mottgendronecf@gmail.com;bethsnyderecf@gmail.com
Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 **Victoria Ann Clark**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2645**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-02000-HWV****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Victoria Ann Clark

**By the
court:**Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

March 15, 2019**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.